

Information to identify the case:	
Debtor 1:	Karen L. Dobry
	First Name Middle Name Last Name
Debtor 2:	Jami M. Blankenship
(Spouse, if filing)	First Name Middle Name Last Name
United States Bankruptcy Court:	WESTERN DISTRICT OF PENNSYLVANIA
Case number:	22-10135-TPA
Social Security number or ITIN:	xxx-xx-1886
EIN:	--_-----
Social Security number or ITIN:	xxx-xx-8302
EIN:	--_-----
Date case filed for chapter:	13 3/24/22

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Karen L. Dobry	Jami M. Blankenship
2. All other names used in the last 8 years		
3. Address	1101 W 11th Street Erie, PA 16502	1101 W 11th Street Erie, PA 16502
4. Debtor's attorney Name and address	Rebeka Seelinger 4640 Wolf Road Erie, PA 16505	Contact phone 814-824-6670 Email: rebeka@seelingerlaw.com
5. Bankruptcy trustee Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566 Email: cmecf@chapter13trusteedpa.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	U.S. Bankruptcy Court U.S. Courthouse, Room B160 17 South Park Row Erie, PA 16501	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 814-464-9740 Date: 4/7/22

For more information, see page 2

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	May 17, 2022 at 10:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: remotely by the Trustee via Zoom, how to participate:goto www.ch13pitt.com, meetings@chapter13trusteedpa.com												
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<table border="0"> <tr> <td>Deadline to file a complaint to challenge dischargeability of certain debts:</td> <td>Filing deadline: 7/18/22</td> </tr> <tr> <td colspan="2">You must file:</td> </tr> <tr> <td colspan="2"> <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). </td> </tr> <tr> <td>Deadline for all creditors to file a proof of claim (except governmental units):</td> <td>Filing deadline: 6/2/22</td> </tr> <tr> <td>Deadline for governmental units to file a proof of claim:</td> <td>Filing deadline: 9/20/22</td> </tr> </table> <hr/> <p>Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p> <hr/> <table border="0"> <tr> <td>Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</td> <td>Filing deadline: 30 days after the conclusion of the meeting of creditors</td> </tr> </table>		Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 7/18/22	You must file:		<ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). 		Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 6/2/22	Deadline for governmental units to file a proof of claim:	Filing deadline: 9/20/22	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
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Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors													
9. Filing of plan	The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: 5/17/22 at 10:00 AM , Location: remotely by the Trustee via Zoom, how to participate:goto www.ch13pitt.com, meetings@chapter13trusteedpa.com													
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.													
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.													
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.													
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.													

In re:
Karen L. Dobry
Jami M. Blankenship
Debtors

Case No. 22-10135-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1
Date Rcvd: Apr 07, 2022

User: auto
Form ID: 309I

Page 1 of 4
Total Noticed: 37

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 09, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Karen L. Dobry, Jami M. Blankenship, 1101 W 11th Street, Erie, PA 16502-1146
aty	+ Brian Nicholas, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
aty	+ Richard J. Bedford, Seelinger Law Corporation, 4640 Wolf Road, Erie, PA 16505-1451
15466539	+ Aaron Susmarski & Richard Ferretti, 1858 West Grandview Blvd, Erie, PA 16509-1025
15466552	+ Gs Bank Usa, Attn: Bankruptcy, Lockbox 6112 PO Box 7247, Philadelphia, PA 19170-0001
15466553	+ Klarna Inc, Attn Klarna Credit, Dallas, TX 75320-0001
15466554	+ Lecom Senior Living Center, 5535 Peach Street, Erie, PA 16509-2603
15466558	+ PPL Electric Utilities, 1801 Brookwood Street, Harrisburg, PA 17104-2245
15466563	+ UPMC Health Services, PO Box 371472, Pittsburgh, PA 15250-7472
15471017	UPMC PHYSICIAN SERVICES, PO BOX 1123, MINNEAPOLIS, MN 55440-1123

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: rebeka@seelingerlaw.com	Apr 07 2022 23:26:00	Rebeka Seelinger, 4640 Wolf Road, Erie, PA 16505
tr	+ Email/Text: bnc@chapter13trusteedpa.com	Apr 07 2022 23:26:00	Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
smg	EDI: PENNDEPTREV	Apr 08 2022 03:28:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 07 2022 23:26:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Apr 08 2022 03:28:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 07 2022 23:26:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpregion03.pi.ecf@usdoj.gov	Apr 07 2022 23:26:00	Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721
cr	+ EDI: RECOVERYCORP.COM	Apr 08 2022 03:28:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15466540	+ Email/Text: backoffice@affirm.com	Apr 07 2022 23:26:00	Affirm, 650 California St, Floor 12, San Francisco, CA 94108-2716
15466541	+ Email/Text: backoffice@affirm.com		

District/off: 0315-1

User: auto

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		Apr 07 2022 23:26:00	Affirm, Inc., Attn: Bankruptcy, 30 Isabella St, Floor 4, Pittsburgh, PA 15212-5862
15466542	+ Email/Text: bk@avant.com		
		Apr 07 2022 23:26:00	Avant, Attn: Bankruptcy, Po Box 9183380, Chicago, IL 60691-3380
15466543	+ EDI: CAPITALONE.COM		
		Apr 08 2022 03:28:00	Capital One, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
15466544	+ EDI: CAPITALONE.COM		
		Apr 08 2022 03:28:00	Capital One/Walmart, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15466545	+ Email/Text: bankruptcy@jdbyrider.com		
		Apr 07 2022 23:26:00	Car Now Acceptance Company, Attn: Bankruptcy, 12802 Hamilton Crossing Blvd, Carmel, IN 46032-5424
15466546	EDI: CITICORP.COM		
		Apr 08 2022 03:28:00	Citibank North America, Citibank SD MC 425, 5800 South Corp Place, Sioux Falls, SD 57108
15466547	+ EDI: CITICORP.COM		
		Apr 08 2022 03:28:00	Citibank/The Home Depot, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
15466548	+ EDI: WFNNB.COM		
		Apr 08 2022 03:28:00	Comenity Bank/Lane Bryant, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15466549	+ EDI: WFNNB.COM		
		Apr 08 2022 03:28:00	Comenity Bank/Torrid, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15466550	+ EDI: WFNNB.COM		
		Apr 08 2022 03:28:00	Comenity Bk/Ulta, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
15469511	EDI: DISCOVER.COM		
		Apr 08 2022 03:28:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15466551	+ EDI: DISCOVER.COM		
		Apr 08 2022 03:28:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
15466555	+ Email/Text: unger@members1st.org		
		Apr 07 2022 23:26:00	Members 1st Fcu, 5000 Louise Dr, Mechanicsburg, PA 17055-4899
15466556	Email/Text: info@phoenixfinancialsvcs.com		
		Apr 07 2022 23:26:00	Phoenix Financial Services, LLC, Attn: Bankruptcy, Po Box 361450, Indianapolis, IN 46236
15466557	EDI: PRA.COM		
		Apr 08 2022 03:28:00	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
15466559	+ Email/Text: bankruptcyteam@quickenloans.com		
		Apr 07 2022 23:26:00	Quicken Loans, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-3573
15466912	+ EDI: RMSC.COM		
		Apr 08 2022 03:28:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15466560	+ EDI: RMSC.COM		
		Apr 08 2022 03:28:00	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15466561	+ EDI: RMSC.COM		
		Apr 08 2022 03:28:00	Synchrony/PayPal Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15466562	+ EDI: WTRRN BANK.COM		
		Apr 08 2022 03:28:00	Target, c/o Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475

TOTAL: 29

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/
15466564	*+	Aaron Susmarski & Richard Ferretti, 1858 West Grandview Blvd, Erie, PA 16509-1025

District/off: 0315-1

User: auto

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15466565	*+	Affirm, 650 California St, Floor 12, San Francisco, CA 94108-2716
15466566	*+	Affirm, Inc., Attn: Bankruptcy, 30 Isabella St, Floor 4, Pittsburgh, PA 15212-5862
15466567	*+	Avant, Attn: Bankruptcy, Po Box 9183380, Chicago, IL 60691-3380
15466568	*+	Capital One, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
15466569	*+	Capital One/Walmart, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15466570	*+	Car Now Acceptance Company, Attn: Bankruptcy, 12802 Hamilton Crossing Blvd, Carmel, IN 46032-5424
15466571	*	Citibank North America, Citibank SD MC 425, 5800 South Corp Place, Sioux Falls, SD 57108
15466572	*+	Citibank/The Home Depot, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
15466573	*+	Comenity Bank/Lane Bryant, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15466574	*+	Comenity Bank/Torrid, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15466575	*+	Comenity Bk/Ulta, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
15466576	*+	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
15466577	*+	Gs Bank Usa, Attn: Bankruptcy, Lockbox 6112 PO Box 7247, Philadelphia, PA 19170-0001
15466578	*+	Klarna Inc, Attn Klarna Credit, Dallas, TX 75320-0001
15466579	*+	Lecom Senior Living Center, 5535 Peach Street, Erie, PA 16509-2603
15466580	*+	Members 1st Fcu, 5000 Louise Dr, Mechanicsburg, PA 17055-4899
15466581	*P++	PHOENIX FINANCIAL SERVICES LLC, PO BOX 361450, INDIANAPOLIS IN 46236-1450, address filed with court:, Phoenix Financial Services, LLC, Attn: Bankruptcy, Po Box 361450, Indianapolis,, IN 46236
15466582	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
15466583	*+	PPL Electric Utilities, 1801 Brookwood Street, Harrisburg, PA 17104-2245
15466584	*+	Quicken Loans, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-3573
15466585	*+	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15466586	*+	Synchrony/PayPal Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15466587	*+	Target, c/o Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
15466588	*+	UPMC Health Services, PO Box 371472, Pittsburgh, PA 15250-7472

TOTAL: 1 Undeliverable, 25 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 09, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 7, 2022 at the address(es) listed below:

Name	Email Address
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Brian Nicholas	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. bnicholas@kmlawgroup.com
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Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
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Rebeka Seelinger	on behalf of Debtor Karen L. Dobry rebeka@seelingerlaw.com
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Rebeka Seelinger	on behalf of Joint Debtor Jami M. Blankenship rebeka@seelingerlaw.com
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Richard J. Bedford	on behalf of Joint Debtor Jami M. Blankenship richard@seelingerlaw.com rjb8181@gmail.com
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Richard J. Bedford	on behalf of Debtor Karen L. Dobry richard@seelingerlaw.com rjb8181@gmail.com
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Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

TOTAL: 7